



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [FIRST FINANCIAL BANCORP](#)

**City/State** [CINCINNATI, OH](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [16,623,793](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FIRST FINANCIAL BANCORP**  
**255 EAST FIFTH STREET SUITE 700**  
**O**  
**CINCINNATI, OH 45202**

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**Summary Ratios**

	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Average assets (\$000) .....	16,474,856	16,065,893		16,060,827		15,508,056		14,175,044	
Net income (\$000) .....	148,526	158,215		205,160		155,810		198,075	
Number of BHCs in peer group .....	132	132		130		128		125	

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.96	2.79	57	2.87	2.65	66	2.85	2.60	68	2.99	2.77	65	3.46	3.01	70
+ Non-interest income .....	1.08	0.94	63	1.02	1.09	52	1.04	1.04	56	1.11	1.21	52	0.90	1.32	37
- Overhead expense .....	2.66	2.18	82	2.39	2.21	64	2.47	2.17	74	2.50	2.57	58	2.39	2.69	35
- Provision for credit losses .....	0.01	0.10	21	-0.09	-0.12	50	-0.11	-0.09	41	0.45	0.51	44	0.22	0.15	71
+ Securities gains (losses) .....	0	0	16	-0.01	0.01	1	0	0.01	3	0.03	0.02	68	0	0.01	19
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.35	1.46	40	1.59	1.76	43	1.54	1.66	44	1.23	1.04	64	1.76	1.56	68
Net operating income .....	1.20	1.10	66	1.31	1.34	51	1.28	1.26	54	1	0.81	70	1.40	1.19	73
Net income .....	1.20	1.10	66	1.31	1.34	51	1.28	1.26	54	1	0.82	69	1.40	1.19	73
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.81	3.36	78	3.59	3.12	78	3.56	3.06	82	4.05	3.55	82	5.01	4.41	84
Interest expense .....	0.32	0.35	53	0.23	0.26	54	0.23	0.25	54	0.52	0.52	59	1.01	1.08	45
Net interest income (tax equivalent) .....	3.48	3.01	81	3.35	2.85	78	3.33	2.80	81	3.53	3.01	76	4.01	3.33	78
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.08	0.09	63	0.24	0.12	81	0.26	0.11	87	0.14	0.27	41	0.33	0.21	76
Earnings coverage of net loan and lease losses (X) .....	27	36.38	51	10.24	26.30	31	8.99	39.72	25	17.88	22.91	60	9.27	24.40	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.27	1.17	68	1.59	1.32	75	1.42	1.23	72	1.77	1.58	69	0.63	0.83	33
Allowance for loan and lease losses / Total loans and leases .....	1.27	1.15	68	1.58	1.30	75	1.42	1.20	72	1.77	1.55	71	0.63	0.81	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.37	0.39	49	0.71	0.58	69	0.52	0.49	60	0.83	0.71	65	0.54	0.57	50
30-89 days past due loans and leases / Total loans and leases .....	0.09	0.33	17	0.07	0.29	11	0.19	0.32	38	0.12	0.39	14	0.20	0.43	24
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	2.32	5.89	39	-3.56	-3.31	48	-5.06	-2.33	41	8.26	3.20	70	19.60	14.45	70
Net short-term noncore funding dependence .....	1.56	0.87	53	-4	-9.17	65	-6.07	-7.71	51	4.37	-4.76	80	17.27	3.38	88
Net loans and leases / Total assets .....	58.25	63.09	33	57.94	58.81	46	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.88	9.22	40	9.05	9.07	53	8.70	8.98	47	9.55	9.13	68	9.58	9.76	51
Holding company equity capital / Total assets .....	12	9.68	84	14.01	10.79	90	13.83	10.71	90	14.29	11.16	90	15.49	12.43	84
Total equity capital (including minority interest) / Total assets .....	12	9.81	84	14.01	10.91	90	13.84	10.82	90	14.29	11.29	90	15.49	12.57	84
Common equity tier 1 capital / Total risk-weighted assets .....	10.82	11.79	39	11.55	12.64	33	10.85	12.42	26	11.82	12.38	42	11.30	12.17	38
Net loans and leases / Equity capital (X) .....	4.86	6.64	18	4.13	5.47	22	4.07	5.53	22	4.28	5.58	22	4.07	5.21	23
Cash dividends / Net income .....	43.80	31.93	76	42.07	27.22	82	42.95	28.27	81	57.60	42.30	73	45.17	33.12	73
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	4.18	6.04	51	0.19	9.51	10	2.23	10.50	16	10.07	16.68	31	3.75	9.26	35
Equity capital .....	-10.82	-3.83	34	-0.52	7.52	11	-1.01	7.46	11	1.53	6.99	24	8.15	10.49	54
Net loans and leases .....	4.74	14.48	13	-8.47	-0.66	13	-5.94	3.36	16	6.65	9.07	48	4.40	9.10	35
Noncore funding .....	103.41	36.20	84	-61.27	-21.64	6	-41.67	-14.79	19	-42.50	-12.18	14	8.32	6.59	58
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0.89	0.57	80	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	13.43	11.91	66	11.96	10.65	68	11.85	10.95	66	12.17	13.56	62	5.77	13.04	46
Equity investment in subsidiaries / Equity capital .....	107.28	104.01	69	106	103.15	72	108.79	103.22	80	103.22	102.81	55	101.49	103.22	44
Cash from ops + noncash items + op expense / Op expense + dividends .....	164	118.32	70	155.38	155.61	59	183.76	154.48	66	95.21	147.24	16	186.75	190.27	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	298,535	290,777	382,806	427,898	495,054	2.67	49.55
Income from lease financing receivables.....	7,908	2,076	2,729	3,758	3,955	280.92	168.07
Fully taxable income on loans and leases.....	302,731	289,346	380,941	426,336	492,798	4.63	51.57
Tax-exempt income on loans and leases.....	3,712	3,507	4,594	5,320	6,211	5.85	30.57
Estimated tax benefit on income on loans and leases.....	987	932	1,221	1,414	1,651	5.86	-35.55
Income on loans and leases (tax equivalent).....	307,430	293,785	386,756	433,070	500,660	4.64	50.62
Investment interest income (tax equivalent).....	88,069	74,807	100,675	95,854	108,110	17.73	126.34
Interest on balances due from depository institutions.....	1,947	34	97	188	705	5626.47	654.65
Interest income on other earning assets.....	2,450	1,423	1,780	2,380	4,431	72.17	-52.27
Total interest income (tax equivalent).....	399,896	370,049	489,308	531,492	613,906	8.07	60.98
Interest on time deposits of \$250K or more .....	1,091	1,502	1,908	4,575	6,532	-27.36	-44.98
Interest on time deposits < \$250K.....	3,091	5,153	6,474	25,581	38,369	-40.02	-65.90
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	7,790	4,691	6,052	11,766	34,131	66.06	-47.69
Interest on other borrowings and trading liabilities.....	9,692	801	829	12,503	34,696	1109.99	60.12
Interest on subordinated debt and mandatory convertible securities .....	12,181	11,885	15,836	14,027	9,596	2.49	164.12
Total interest expense.....	33,845	24,032	31,099	68,452	123,324	40.83	-7.54
Net interest income (tax equivalent).....	366,051	346,017	458,209	463,040	490,582	5.79	72.83
Non-interest income.....	133,826	123,259	167,225	172,395	128,027	8.57	140.85
Adjusted operating income (tax equivalent) .....	499,877	469,276	625,434	635,435	618,609	6.52	86.96
Overhead expense.....	328,973	288,251	396,464	387,534	338,980	14.13	110.24
Provision for credit losses.....	1,683	-10,395	-18,121	70,559	30,598		-55.56
Securities gains (losses) .....	-176	-745	-759	4,563	-406		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	167,091	191,056	247,034	190,950	249,200	-12.54	53.67
Applicable income taxes .....	13,737	28,131	35,773	28,601	44,787	-51.17	-58.23
Tax equivalent adjustments .....	4,804	4,705	6,091	6,529	6,328	2.10	24.07
Applicable income taxes (tax equivalent).....	18,541	32,836	41,864	35,130	51,115	-43.53	-49.56
Minority interest .....	24	5	10	10	10	380.00	380.00
Net income before discontinued operations, net of minority interest .....	148,526	158,215	205,160	155,810	198,075	-6.12	106.35
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	148,526	158,215	205,160	155,810	198,075	-6.12	106.35
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	148,550	158,220	205,170	155,820	198,085	-6.11	106.37
Investment securities income (tax equivalent).....	88,069	74,807	100,675	95,854	108,110	17.73	126.34
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,378	575	1,033	2	194	139.65	281.72
Mortgage-backed securities .....	40,464	37,709	50,231	53,493	62,058	7.31	62.07
All other securities .....	46,227	36,523	49,411	42,359	45,858	26.57	240.33
Cash dividends declared.....	65,056	66,562	88,116	89,748	89,476	-2.26	106.03
Common .....	65,056	66,562	88,116	89,748	89,476	-2.26	106.03
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.24	3.12	63	3.07	2.90	61	3.05	2.85	65	3.43	3.27	62	4.33	4	72
Less: Interest expense .....	0.27	0.33	48	0.20	0.24	48	0.19	0.23	51	0.44	0.48	51	0.87	0.98	41
Equals: Net interest income (tax equivalent) .....	2.96	2.79	57	2.87	2.65	66	2.85	2.60	68	2.99	2.77	65	3.46	3.01	70
Plus: Non-interest income .....	1.08	0.94	63	1.02	1.09	52	1.04	1.04	56	1.11	1.21	52	0.90	1.32	37
Equals: adjusted operating income (tax equivalent) .....	4.05	3.77	75	3.89	3.80	63	3.89	3.70	67	4.10	4.04	59	4.36	4.41	47
Less: Overhead expense .....	2.66	2.18	82	2.39	2.21	64	2.47	2.17	74	2.50	2.57	58	2.39	2.69	35
Less: Provision for credit losses .....	0.01	0.10	21	-0.09	-0.12	50	-0.11	-0.09	41	0.45	0.51	44	0.22	0.15	71
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	15	-0.01	0.01	1	0	0.01	3	0.03	0.02	68	0	0.01	19
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.46	40	1.59	1.76	43	1.54	1.66	44	1.23	1.04	64	1.76	1.56	68
Less: Applicable income taxes (tax equivalent) .....	0.15	0.34	4	0.27	0.41	15	0.26	0.38	16	0.23	0.23	48	0.36	0.36	48
Less: Minority interest .....	0	0	84	0	0	80	0	0	80	0	0	79	0	0	74
Equals: Net operating income .....	1.20	1.10	66	1.31	1.34	51	1.28	1.26	54	1	0.81	70	1.40	1.19	73
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.20	1.10	66	1.31	1.34	51	1.28	1.26	54	1	0.82	69	1.40	1.19	73
Memo: Net income (last four quarters) .....	1.19	1.10	66	1.29	1.30	50	1.28	1.26	54	1	0.82	69	1.40	1.19	73
Net income-BHC and noncontrolling (minority) interest .....	1.20	1.11	66	1.31	1.35	50	1.28	1.27	54	1	0.83	69	1.40	1.20	73
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	85.04	92.93	1	85.66	93.09	1	85.68	93.08	0	84.61	92.32	1	86.40	91.05	7
Average interest-bearing funds / Average assets .....	57.12	60.58	37	58.17	61.98	36	58.24	61.99	37	61.44	64.06	39	65.83	65.57	49
Interest income (tax equivalent) / Average earning assets .....	3.81	3.36	78	3.59	3.12	78	3.56	3.06	82	4.05	3.55	82	5.01	4.41	84
Interest expense / Average earning assets .....	0.32	0.35	53	0.23	0.26	54	0.23	0.25	54	0.52	0.52	59	1.01	1.08	45
Net interest income (tax equivalent) / Average earning assets .....	3.48	3.01	81	3.35	2.85	78	3.33	2.80	81	3.53	3.01	76	4.01	3.33	78
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.36	4.24	66	4.02	4.07	50	4.02	4.01	54	4.37	4.27	63	5.60	5.09	80
Interest-bearing bank balances .....	0.95	0.79	75	0.12	0.13	39	0.13	0.14	26	0.31	0.27	65	0.99	2.04	12
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.68			2.44	
Trading assets .....		0.57			0.45			0.45			0.60			0.99	
Total earning assets .....	3.76	3.33	77	3.54	3.09	78	3.51	3.04	80	4	3.51	81	4.96	4.36	85
Investment securities (tax equivalent) .....	2.79	1.96	92	2.60	1.77	92	2.56	1.77	91	3.19	2.25	95	3.45	2.76	92
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.57	1.38	69	1.11	1.23	44	1.28	1.14	61	1.07	1.75	21	1.38	2.32	7
Mortgage-backed securities .....	2.60	1.87	94	2.32	1.55	94	2.30	1.57	93	2.93	2.05	96	3.20	2.61	94
All other securities .....	3.14	2.89	63	2.77	2.85	50	2.74	2.81	52	3.30	3.24	60	4	4.06	63
Interest-bearing deposits .....	0.19	0.35	30	0.18	0.22	42	0.17	0.21	44	0.52	0.53	55	1.04	1.10	48
Time deposits of \$250K or more .....	0.80	0.61	73	0.99	0.70	79	0.95	0.66	80	1.75	1.42	81	2.21	1.96	67
Time deposits < \$250K .....	0.41	0.58	35	0.47	0.67	28	0.46	0.62	34	1.36	1.36	51	1.94	1.82	53
Other domestic deposits .....	0.14	0.31	25	0.09	0.16	33	0.09	0.15	32	0.20	0.36	19	0.64	0.93	29
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	1.05	0.88	64	0.07	0.18	34	0.07	0.17	31	0.26	0.62	21	1.15	1.86	32
Other borrowed funds and trading liabilities .....	1.27	1.55	33	0.17	1.29	16	0.15	1.27	15	0.92	1.50	24	2.17	2.38	36
All interest-bearing funds .....	0.48	0.54	48	0.34	0.38	49	0.33	0.37	51	0.72	0.74	53	1.32	1.49	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	133,826	123,259	167,225	172,395	128,027
Fiduciary activities income .....	14,226	13,956	18,609	16,531	15,644
Service charges on deposit accounts - domestic .....	21,656	23,231	31,876	29,446	37,939
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	3,631	3,786	5,171	4,755	5,085
Insurance activities revenue.....	89	100	132	134	155
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	2,111	607	2,153	-111	1,449
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	10,932	23,578	28,684	48,056	11,674
Other non-interest income.....	81,181	58,001	80,600	73,584	56,081
Total overhead expenses .....	328,973	288,251	396,464	387,534	338,980
Personnel expense.....	195,747	183,754	245,924	236,779	209,061
Net occupancy expense.....	26,764	27,468	35,961	38,234	39,972
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	8,612	7,438	9,839	11,126	9,671
Other operating expenses.....	97,850	69,591	104,740	101,395	80,276
Fee income on mutual funds and annuities.....	3,631	3,786	5,171	4,755	5,084
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,072	2,026	1,994	2,075	2,065
Average personnel expense per employee.....	94.47	90.70	123.33	114.11	101.24
Average assets per employee.....	7,951.19	7,929.86	8,054.58	7,473.76	6,864.43

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.71	2.43	60	3.07	2.14	66	3.09	2.17	65	2.76	2.02	65	3.97	2.72
Overhead expenses / Net Interest Income + non-interest income .....	66.45	58.02	82	62.05	58.85	63	64.01	59.28	67	61.62	62.28	50	55.36	61.29
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.66	2.18	82	2.39	2.21	64	2.47	2.17	74	2.50	2.57	58	2.39	2.69
Personnel expense.....	1.58	1.20	87	1.53	1.23	80	1.53	1.21	82	1.53	1.30	72	1.47	1.41
Net occupancy expense.....	0.22	0.22	46	0.23	0.24	49	0.22	0.23	50	0.25	0.26	45	0.28	0.28
Other operating expenses.....	0.86	0.73	77	0.64	0.72	45	0.71	0.72	59	0.73	0.94	38	0.63	0.97
Overhead less non-interest income .....	1.58	1.22	80	1.37	1.08	72	1.43	1.10	77	1.39	1.25	62	1.49	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	65.81	57.55	82	61.42	58.34	63	63.39	58.83	68	60.99	61.82	51	54.80	60.64
Personnel expense.....	39.16	31.86	87	39.16	32.89	81	39.32	32.93	83	37.26	32.36	79	33.80	32.39
Net occupancy expense.....	5.35	5.98	34	5.85	6.26	42	5.75	6.23	41	6.02	6.58	41	6.46	6.52
Other operating expenses.....	21.30	19.14	76	16.41	18.68	37	18.32	19.18	49	17.71	22.28	33	14.54	21.20
Total non-interest income .....	26.77	24.10	62	26.27	28.20	50	26.74	27.67	55	27.13	28.83	51	20.70	29.23
Fiduciary activities income .....	2.85	2.13	66	2.97	2.27	66	2.98	2.20	65	2.60	2.09	63	2.53	1.97
Service charges on domestic deposit accounts .....	4.33	3.30	65	4.95	3.25	78	5.10	3.27	79	4.63	3.27	77	6.13	3.88
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....	0.73	2.15	37	0.81	2.46	37	0.83	2.58	35	0.75	2.46	34	0.82	3.54
Insurance activities revenue.....	0.02	0.36	42	0.02	0.38	40	0.02	0.36	39	0.02	0.41	37	0.03	0.47
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees .....	0.42	1.23	54	0.13	0.56	44	0.34	0.60	60	-0.02	0.01	32	0.23	0.28
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	2.19	1.19	75	5.02	3.64	73	4.59	3.30	73	7.56	3.92	79	1.89	1.86
Other non-interest income.....	16.24	8.80	84	12.36	9.39	75	12.89	9.27	77	11.58	9.65	69	9.07	10.04
Overhead less non-interest income .....	39.04	32.79	68	35.16	29.67	62	36.65	30.52	66	33.86	31.93	52	34.10	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	8.22	21.50	1	14.72	21.49	5	14.48	21.18	6	14.98	18.63	22	17.97	20.56
Applicable income tax + TE / Pretax net operating income + TE .....	11.10	23.57	1	17.19	23.11	5	16.95	22.67	7	18.40	21.18	21	20.51	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	6,224,186	6,481,476	6,276,165	6,660,329	6,469,447	-3.97	58.32	
Commercial and industrial loans .....	2,445,377	2,221,220	2,245,888	2,729,232	2,206,629	10.09	36.68	
Loans to individuals .....	221,296	112,577	138,331	97,833	93,649	96.57	394.00	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	53,153	49,445	48,587	53,342	72,392	7.50	25.84	
Other loans and leases .....	864,108	530,048	608,810	401,337	373,228	63.02	364.89	
Less: Unearned income .....	0	0	0	0	0	0		
Loans and leases, net of unearned income .....	9,808,120	9,394,766	9,317,781	9,942,073	9,215,345	4.40	63.65	
Less: Allowance for loan and lease losses .....	124,096	148,903	131,992	175,679	57,650	-16.66	127.56	
Net loans and leases .....	9,684,024	9,245,863	9,185,789	9,766,394	9,157,695	4.74	63.06	
Debt securities that reprice or mature in over 1 year .....	2,533,502	2,976,593	3,036,377	3,149,543	2,748,089	-14.89	36.17	
Mutual funds and equity securities .....	19,032	20,666	20,987	20,285	1,240	-7.91	48.99	
Subtotal .....	12,236,558	12,243,122	12,243,153	12,936,222	11,907,024	-0.05	56.63	
Interest-bearing bank balances .....	338,978	33,456	237,446	46,023	64,994	913.21	674.26	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	1,083,674	1,241,387	1,269,889	406,724	246,857	-12.70	1202.04	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	13,659,210	13,517,965	13,750,488	13,388,969	12,218,875	1.04	72.04	
Non-interest-bearing cash and due from depository institutions .....	189,008	208,593	196,159	204,450	192,792	-9.39	79.25	
Premises, fixed assets, and leases .....	273,918	192,580	266,897	207,211	214,506	42.24	116.04	
Other real estate owned .....	22	340	98	1,287	2,033	-93.53	-99.29	
Investment in unconsolidated subsidiaries .....	23,636	18,395	20,475	17,058	14,423	28.49	181.15	
Intangible and other assets .....	2,477,999	2,018,720	2,095,024	2,154,159	1,868,996	22.75	328.28	
Total assets .....	16,623,793	15,956,593	16,329,141	15,973,134	14,511,625	4.18	89.73	
Quarterly average assets .....	16,713,087	15,972,608	16,045,629	16,005,314	14,400,846	4.64	91.87	
Average loans and leases (YTD) .....	9,405,401	9,743,286	9,622,148	9,901,075	8,945,724	-3.47	61.90	
<b>Memoranda</b>								
Loans held-for-sale .....	10,684	33,835	29,482	41,103	13,680	-68.42	-35.11	
Loans not held-for-sale .....	9,797,436	9,360,931	9,288,299	9,900,970	9,201,665	4.66	63.92	
Real estate loans secured by 1–4 family .....	1,852,070	1,774,008	1,733,046	1,917,491	2,001,183	4.40	61.25	
Commercial real estate loans .....	4,269,846	4,610,144	4,448,676	4,642,505	4,332,623	-7.38	57.81	
Construction and land development .....	485,131	465,020	467,572	467,097	421,746	4.32	-2.50	
Multifamily .....	647,481	765,690	734,515	822,285	540,983	-15.44	130.24	
Nonfarm nonresidential .....	3,137,234	3,379,434	3,246,589	3,353,123	3,369,894	-7.17	62.81	
Real estate loans secured by farmland .....	102,270	97,324	94,443	100,333	135,641	5.08	32.42	
Total investment securities .....	3,636,208	4,238,646	4,327,253	3,576,552	2,996,186	-14.21	85.84	
U.S. Treasury securities .....	34,402	20,330	34,776	103	100	69.22	35004.08	
US agency securities (excluding mortgage-backed securities) .....	66,309	79,033	79,117	60	158	-16.10	136.01	
Municipal securities .....	841,266	1,081,675	1,094,658	912,429	687,267	-22.23	311.70	
Mortgage-backed securities .....	1,807,200	2,223,609	2,212,011	2,057,766	1,825,363	-18.73	38.77	
Asset-backed securities .....	705,773	668,905	719,581	481,871	400,432	5.51	106.44	
Other debt securities .....	162,226	144,428	166,123	104,038	81,626	12.32	141.71	
Mutual funds and equity securities .....	19,032	20,666	20,987	20,285	1,240	-7.91	48.99	
Available-for-sale securities .....	3,531,353	4,114,094	4,207,846	3,424,580	2,852,084	-14.16	174.44	
U.S. Treasury securities .....	34,402	20,330	34,776	103	100	69.22	35004.08	
US agency securities (excluding mortgage-backed securities) .....	66,309	79,033	79,117	60	158	-16.10	301.68	
Municipal securities .....	833,099	1,072,526	1,085,732	902,518	676,253	-22.32	545.92	
Mortgage-backed securities .....	1,760,794	2,160,122	2,153,767	1,966,240	1,693,515	-18.49	144.75	
Asset-backed securities .....	705,773	668,905	719,581	481,871	400,432	5.51	106.44	
Other debt securities .....	130,976	113,178	134,873	73,788	81,626	15.73	95.15	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-6,899	1,793	1,478	5,011	-41			
Available-for-sale securities appreciation (depreciation) .....	-427,917	48,793	27,257	94,550	53,786			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	1,265,291	1,522,244	1,545,943	1,511,322	1,116,031	-16.88	37.58	

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits .....	4,137,038	4,019,197	4,185,572	3,763,709	2,643,928	2.93	160.95	
NOW, ATS and transaction accounts .....	2,980,465	2,916,860	3,198,745	2,914,787	2,364,881	2.18	96.34	
Time deposits less brokered deposits < \$250K .....	744,269	873,584	838,846	976,336	1,220,113	-14.80	-8.64	
MMDA and other savings accounts .....	3,976,731	4,220,398	4,156,520	3,679,901	2,960,147	-5.77	63.67	
Other non-interest-bearing deposits .....	0	0	0	0	0	0		
Core deposits .....	11,838,503	12,030,039	12,379,683	11,334,733	9,189,069	-1.59	86.50	
Time deposits of \$250K or more .....	161,661	188,798	195,626	220,455	285,018	-14.37	-12.29	
Foreign deposits .....	0	0	0	0	0			
Federal funds purchased and repos .....	3,535	81,850	51,203	166,594	165,181	-95.68	-92.24	
Secured federal funds purchased .....	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	1,164,768	107,082	273,091	20,049	1,260,783	987.73	42.36	
Other borrowings w/remaining maturity over 1 year .....	36,363	2,493	70,877	437,538	198,909	1358.60	3465.00	
Brokered deposits < \$250K .....	339,771	458,544	296,645	676,815	736,142	-25.90	75.19	
Noncore funding .....	1,706,098	838,767	887,442	1,521,451	2,646,033	103.41	37.25	
Trading liabilities .....	0	0	0	0	0			
Subordinated notes and debentures + trust preferred securities .....	311,497	310,655	310,864	318,615	169,960	0.27	162.66	
Other liabilities .....	773,002	540,858	491,677	516,161	258,754	42.92	463.44	
Total liabilities .....	14,629,100	13,720,319	14,069,666	13,690,960	12,263,816	6.62	86.44	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	0	0	0	0	0			
Common stock .....	1,651,280	1,649,829	1,651,007	1,648,527	1,649,527	0.09	185.23	
Common surplus .....	0	0	0	0	0		-100.00	
Retained earnings .....	920,943	812,082	837,473	720,429	711,249	13.41	92.83	
Accumulated other comprehensive income .....	-354,570	14,230	-433	48,664	13,323			
Other equity capital components .....	-223,521	-239,971	-229,105	-135,550	-126,394			
Total holding company equity capital .....	1,994,132	2,236,170	2,258,942	2,282,070	2,247,705	-10.82	117.95	
Noncontrolling (minority) interest in subsidiaries .....	561	104	533	104	104	439.42	439.42	
Total equity capital, including minority interest .....	1,994,693	2,236,274	2,259,475	2,282,174	2,247,809	-10.80	117.99	
Total liabilities and capital .....	16,623,793	15,956,593	16,329,141	15,973,134	14,511,625	4.18	89.73	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	4,137,038	4,019,197	4,185,572	3,763,709	2,643,928	2.93	160.95	
Interest-bearing deposits .....	8,202,897	8,658,184	8,686,382	8,468,294	7,566,301	-5.26	59.57	
Total deposits .....	12,339,935	12,677,381	12,871,954	12,232,003	10,210,229	-2.66	83.46	
Long-term debt that reprices within 1 year .....	0	0	0	20,000	105,518			
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	2,258,942	2,282,070	2,282,070	2,247,705	2,078,249			
Accounting restatements .....	0	0	0	-56,882	2,636			
Net income .....	148,526	158,215	205,160	155,810	198,075			
Net sale of new perpetual preferred stock .....	0	0	0	0	0			
Net sale of new common stock .....	0	0	0	0	0			
Sale of treasury stock .....	0	0	0	0	0			
Less: Purchase of treasury stock .....	0	108,077	108,077	16,686	66,218			
Changes incident to business combinations .....	0	0	10,000	0	60,934			
Less: Dividends declared .....	65,056	66,562	88,116	89,748	89,476			
Change in other comprehensive income .....	-354,137	-34,434	-49,097	35,341	57,731			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	5,857	4,958	7,002	6,530	5,774			
Holding company equity capital, ending balance .....	1,994,132	2,236,170	2,258,942	2,282,070	2,247,705			

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	37.44	39.88	39	40.62	36.06	57	38.44	36.25	51	41.70	36.22	56	44.58	37.78	57
Commercial and industrial loans .....	14.71	11.23	72	13.92	11.11	69	13.75	10.76	69	17.09	13.52	68	15.21	12.02	66
Loans to individuals .....	1.33	3.58	48	0.71	3.60	33	0.85	3.36	41	0.61	3.40	31	0.65	4.20	26
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.32	0.19	75	0.31	0.21	73	0.30	0.18	75	0.33	0.19	75	0.50	0.24	80
Other loans and leases.....	5.20	4.52	61	3.32	4.26	54	3.73	4.47	55	2.51	4.63	35	2.57	5.01	35
Net loans and leases.....	58.25	63.09	33	57.94	58.81	46	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36
Debt securities over 1 year.....	15.24	18.76	36	18.65	18.32	55	18.59	19.46	50	19.72	15.55	70	18.94	14.60	74
Mutual funds and equity securities .....	0.11	0.05	82	0.13	0.05	78	0.13	0.06	77	0.13	0.05	79	0.01	0.06	41
Subtotal .....	73.61	83.05	15	76.73	78.17	37	74.98	79.22	26	80.99	78.16	51	82.05	79.65	36
Interest-bearing bank balances .....	2.04	3.61	42	0.21	9.37	1	1.45	8.50	9	0.29	7.51	1	0.45	3.06	11
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	6.52	1.71	92	7.78	1.51	95	7.78	1.56	94	2.55	1.68	75	1.70	1.91	64
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	82.17	90.76	0	84.72	91.57	3	84.21	91.77	3	83.82	91.05	5	84.20	89.53	7
Non-interest cash and due from depository institutions.....	1.14	0.98	66	1.31	0.99	80	1.20	0.82	81	1.28	1.07	65	1.33	1.14	63
Other real estate owned.....	0	0.01	25	0	0.01	30	0	0.01	24	0.01	0.02	39	0.01	0.03	39
All other assets.....	16.70	8.19	99	13.98	7.39	96	14.59	7.35	96	14.90	7.82	94	14.47	9.27	91
<b>Memoranda</b>															
Short-term investments .....	8.56	6.75	72	7.99	12.31	31	9.23	11.47	45	2.83	11.17	10	2.15	7.63	29
U.S. Treasury securities.....	0.21	1.98	27	0.13	1.18	42	0.21	1.47	38	0	0.84	34	0	1.03	24
US agency securities (excluding mortgage-backed securities) .....	0.40	0.81	51	0.50	0.75	58	0.48	0.82	55	0	0.63	23	0	0.54	26
Municipal securities .....	5.06	1.69	86	6.78	1.70	92	6.70	1.73	91	5.71	1.69	89	4.74	1.34	88
Mortgage-backed securities .....	10.87	12.93	43	13.94	13.46	54	13.55	14.14	51	12.88	11.75	55	12.58	11.44	58
Asset-backed securities .....	4.25	0.85	90	4.19	0.47	95	4.41	0.50	94	3.02	0.32	93	2.76	0.28	94
Other debt securities .....	0.98	0.51	73	0.91	0.51	74	1.02	0.53	74	0.65	0.42	73	0.56	0.39	72
Loans held-for-sale.....	0.06	0.30	46	0.21	0.50	51	0.18	0.55	51	0.26	0.52	43	0.09	0.39	34
Loans held for investment .....	58.94	63.03	36	58.66	58.34	47	56.88	58.06	45	61.99	61.72	41	63.41	63.50	38
Real estate loans secured by 1–4 family .....	11.14	12.79	43	11.12	11.57	50	10.61	11.46	49	12	11.91	49	13.79	13.29	53
Revolving .....	3.13	1.52	84	3.50	1.44	91	3.42	1.42	90	3.62	1.66	86	4.35	2.07	84
Closed-end, secured by first liens .....	6.86	10.86	33	6.85	9.73	36	6.44	9.67	35	7.63	9.81	37	8.84	10.69	40
Closed-end, secured by junior liens .....	1.15	0.19	93	0.76	0.19	92	0.76	0.17	92	0.75	0.22	89	0.60	0.28	84
Commercial real estate loans .....	25.69	24.89	53	28.89	22.35	64	27.24	22.69	61	29.06	22.22	65	29.86	22.23	61
Construction and land development .....	2.92	3.92	42	2.91	3.40	47	2.86	3.34	50	2.92	3.40	50	2.91	3.44	50
Multifamily.....	3.89	3.87	63	4.80	3.32	75	4.50	3.57	74	5.15	3.12	77	3.73	3.01	70
Nonfarm nonresidential .....	18.87	15.73	62	21.18	14.65	74	19.88	14.57	67	20.99	14.72	70	23.22	14.69	76
Real estate loans secured by farmland.....	0.62	0.34	75	0.61	0.35	75	0.58	0.30	77	0.63	0.33	75	0.93	0.36	80

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	63.46	62.29	45	68.99	60.51	57	67.36	61.05	54	66.99	57.15	65	70.20	57.46	65
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	18.88	20.65	40	18.88	20	45	18.60	19.86	46	19.29	19.43	47	21.72	20.75	53
Real estate loans secured by 1–4 family.....	5.31	2.39	87	5.95	2.47	90	5.99	2.43	93	5.82	2.64	89	6.85	3.15	89
Revolving .....	13.58	18.01	34	12.93	17.35	34	12.61	17.24	34	13.46	16.59	35	14.87	17.39	38
Closed-end.....	43.53	38.12	55	49.07	37.13	70	47.74	37.86	63	46.70	34.63	70	47.02	33.52	70
Construction and land development.....	4.95	6.10	45	4.95	5.69	48	5.02	5.65	51	4.70	5.26	51	4.58	5.09	52
1–4 family.....	0.89	1.40	52	0.61	1.19	48	0.70	1.18	52	0.79	0.93	55	0.74	0.94	50
Other.....	4.05	4.62	48	4.34	4.46	52	4.32	4.40	53	3.91	4.19	51	3.84	4.02	53
Multifamily.....	6.60	5.86	64	8.15	5.41	75	7.88	5.78	74	8.27	4.96	79	5.87	4.69	69
Nonfarm nonresidential .....	31.99	24.30	67	35.97	24.45	77	34.84	24.56	70	33.73	22.93	78	36.57	22.15	82
Owner-occupied.....	8.65	8.11	56	9.88	8.31	59	10.26	8.29	61	9.30	7.68	61	10.44	7.72	69
Other.....	23.33	15.95	75	26.09	15.83	86	24.59	15.94	80	24.43	14.95	83	26.13	14.34	91
Real estate loans secured by farmland.....	1.04	0.55	78	1.04	0.61	74	1.01	0.54	77	1.01	0.54	75	1.47	0.55	80
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	24.93	18.37	74	23.64	19.45	66	24.10	18.86	70	27.45	22.17	70	23.95	19.53	68
Loans to individuals .....	2.26	6.24	48	1.20	6.58	33	1.48	6.24	41	0.98	6.13	30	1.02	7.13	24
Credit card loans .....	0.22	0.53	66	0.22	0.51	68	0.24	0.53	67	0.23	0.65	66	0.24	0.81	61
Agricultural loans.....	0.54	0.31	75	0.53	0.38	74	0.52	0.34	75	0.54	0.32	74	0.79	0.37	80
Other loans and leases.....	8.81	8.16	61	5.64	8.42	54	6.53	8.75	56	4.04	9.09	39	4.05	9.85	37
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	422.99	411.16	48	448.80	383.43	59	455.35	391.81	60	451.99	381.27	58	480.70	391.26	63
Real estate loans secured by 1–4 family.....	125.87	133.66	50	122.84	124.74	52	125.74	126.06	53	130.13	125.03	52	148.69	138.18	54
Revolving .....	35.37	15.46	90	38.72	15.53	92	40.49	15.44	93	39.28	17.42	89	46.88	21.26	85
Closed-end.....	90.49	116.59	37	84.12	107.54	40	85.25	108.85	38	90.84	106.14	42	101.82	115.20	45
Commercial real estate loans .....	290.18	254.65	56	319.23	238.58	72	322.76	245.88	71	315.06	234.65	67	321.93	229.44	70
Construction and land development.....	32.97	39.81	46	32.20	36.07	47	33.92	35.95	51	31.70	35.62	48	31.34	34.95	50
1–4 family.....	5.95	9.02	51	4	7.44	50	4.71	7.42	53	5.32	6.34	53	5.08	6.61	52
Other.....	27.02	30.27	45	28.20	28.34	51	29.21	28.11	53	26.38	28.16	50	26.26	27.32	52
Multifamily.....	44	40.47	66	53.02	35.29	78	53.29	38.66	77	55.80	32.74	80	40.20	31.04	72
Nonfarm nonresidential .....	213.20	161.09	65	234.01	156.30	80	235.55	158.05	76	227.56	155.06	74	250.39	152.10	79
Owner-occupied.....	57.68	53.43	57	64.26	52.63	64	69.34	52.99	66	62.74	52.37	64	71.50	53.07	68
Other.....	155.52	105.96	75	169.75	100.99	87	166.21	102.54	83	164.82	100.54	82	178.90	97.41	83
Real estate loans secured by farmland.....	6.95	3.36	78	6.74	3.67	76	6.85	3.22	79	6.81	3.44	76	10.08	3.60	81
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	166.19	115.08	75	153.81	116.17	71	162.95	114.45	73	185.22	139.91	72	163.96	122.02	70
Loans to individuals .....	15.04	35.47	51	7.80	36.56	35	10.04	34.55	43	6.64	37.47	31	6.96	43.51	26
Credit card loans .....	1.48	2.79	68	1.44	2.58	70	1.64	2.77	69	1.55	3.30	67	1.67	4.34	62
Agricultural loans.....	3.61	1.73	78	3.42	2.03	75	3.53	1.86	78	3.62	1.88	78	5.38	2.18	81
Other loans and leases.....	58.72	50.11	67	36.70	47.63	54	44.17	51.06	56	27.24	49.54	36	27.73	52.44	33
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	40.03	30.74	69	42.16	29.25	81	40.82	30.07	73	38.95	27.32	83	38.06	26.45	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	266.84	205.31	70	274.27	187.63	80	275.92	195.33	76	262.81	183.76	79	260.64	178.57	74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	324.53	262.15	65	338.52	244.92	75	345.26	252.85	73	325.55	240.85	71	332.14	236.10	70

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	8.56	6.75	72	7.99	12.31	31	9.23	11.47	45	2.83	11.17	10	2.15	7.63	29
Liquid assets .....	10.14	23.63	10	10.37	29.12	9	11.39	29.03	10	10.34	26.22	6	10.78	22.44	15
Investment securities .....	21.87	20.98	56	26.56	20.37	68	26.50	21.63	64	22.39	17.85	72	20.65	16.99	68
Net loans and leases .....	58.25	63.09	33	57.94	58.81	46	56.25	58.67	45	61.14	61.58	41	63.11	63.77	36
Net loans, leases and standby letters of credit .....	58.42	63.92	32	58.15	59.61	45	56.47	59.49	42	61.35	62.48	40	63.31	64.84	34
Core deposits .....	71.21	74.28	28	75.39	75.52	36	75.81	75.71	34	70.96	70.67	35	63.32	63.09	36
Noncore funding .....	10.26	12.30	52	5.26	10.15	36	5.43	10.30	35	9.53	14.13	43	18.23	19.36	61
Time deposits of \$250K or more .....	0.97	1.67	34	1.18	1.67	42	1.20	1.58	46	1.38	2.11	37	1.96	2.94	36
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.02	1.24	29	0.51	1.19	47	0.31	1.23	35	1.04	1.47	54	1.14	1.94	53
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.02	0.58	43	0.51	0.54	60	0.31	0.54	51	1.04	0.54	66	1.14	0.48	67
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	7.01	2.18	90	0.67	0.88	60	1.67	1	70	0.13	1.24	33	8.69	3.01	92
Earning assets that reprice within 1 year .....	44.79	35.71	72	33.56	38.80	37	33.69	37.37	41	33.55	39.38	31	38.21	39.29	43
Interest-bearing liabilities that reprice within 1 year .....	5.53	6.79	54	8.27	6.64	77	6.93	6.39	74	9.67	8.20	73	12.08	10.19	72
Long-term debt that reprices within 1 year .....	0	0.38	32	0	0.27	31	0	0.26	30	0.13	0.47	59	0.73	0.96	69
Net assets that reprice within 1 year .....	39.26	27.35	77	25.29	30.83	36	26.76	29.65	41	23.75	29.11	39	25.40	26.63	42
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	2.32	5.89	39	-3.56	-3.31	48	-5.06	-2.33	41	8.26	3.20	70	19.60	14.45	70
Net short-term noncore funding dependence .....	1.56	0.87	53	-4	-9.17	65	-6.07	-7.71	51	4.37	-4.76	80	17.27	3.38	88
Short-term investment / Short-term noncore funding .....	88.20	112.63	53	162.29	304.29	35	197.39	273.46	46	44.48	184.19	15	13.17	77.77	15
Liquid assets - short-term noncore funding / Nonliquid assets .....	0.49	24.05	17	6.08	36.72	12	7.58	36.68	16	4.43	28.18	14	-6.21	16.97	11
Net loans and leases / Total deposits .....	78.48	79.04	47	72.93	73.05	51	71.36	72.79	48	79.84	79.43	52	89.69	90.31	44
Net loans and leases / Core deposits .....	81.80	86.19	43	76.86	78.83	50	74.20	78.25	47	86.16	88.34	53	99.66	103.93	47
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.50	-10.05	87	0.13	0.50	43	0.11	0.12	53	0.37	1.57	31	0	0.72	8
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-30.73	-19.27	18	3.59	1.06	88	2.09	-0.25	91	6.91	4.31	79	4.18	1.36	92
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	2.36	26.09	21	2.45	13.65	42	2.27	14.28	40	3.68	11.38	49	4.77	12.67	48
Available-for-sale securities .....	97.12	71.92	78	97.06	84.59	57	97.24	83.77	61	95.75	87.23	48	95.19	85.40	52
U.S. Treasury securities .....	0.95	9.62	25	0.48	6.01	36	0.80	6.70	34	0	4.72	33	0	6.15	24
US agency securities (excluding mortgage-backed securities) .....	1.82	4.10	48	1.86	4.24	51	1.83	4.12	50	0	4.01	21	0.01	3.49	26
Municipal securities .....	23.14	8.02	85	25.52	8.38	87	25.30	8.22	86	25.51	9.83	81	22.94	7.75	85
Mortgage-backed securities .....	49.70	62.34	27	52.46	66.09	28	51.12	66.54	26	57.53	66.64	37	60.92	67.43	39
Asset-backed securities .....	19.41	4.33	92	15.78	2.45	93	16.63	2.50	93	13.47	1.91	92	13.36	1.66	93
Other debt securities .....	4.46	3.02	69	3.41	3.01	64	3.84	3.08	67	2.91	3.01	64	2.72	2.94	65
Mutual funds and equity securities .....	0.52	0.27	76	0.49	0.29	74	0.48	0.29	74	0.57	0.35	73	0.04	0.40	38
Debt securities 1 year or less .....	29.80	9.28	90	29.29	8.18	93	29.35	7.78	94	11.37	10.55	65	8.24	11.86	52
Debt securities 1 to 5 years .....	14.57	20.14	42	12.97	17.39	48	12.47	18.25	45	59.73	17.03	96	59.28	17.94	92
Debt securities over 5 years .....	55.10	68.28	23	57.26	72.07	23	57.70	71.11	24	28.33	69.86	9	32.44	66.02	16
Pledged securities .....	34.80	31.26	60	35.91	33.37	54	35.73	32.26	55	42.26	35.67	60	37.25	30.57	60
Structured notes, fair value .....	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	11.59	-40.81	88	190.87	64.27	87	232.93	27.98	96	45.18	183.32	31	57.20	26.69	78
Investment securities .....	-14.21	11.76	10	35.67	32.48	59	20.99	31.36	44	19.37	23.62	50	-6.72	11.75	10
Core deposits .....	-1.59	4.57	31	12.72	16.96	36	9.22	16.94	23	23.35	26.88	44	0.54	11.23	9
Noncore funding .....	103.41	36.20	84	-61.27	-21.64	6	-41.67	-14.79	19	-42.50	-12.18	14	8.32	6.59	58

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,814,119	3,444,946	3,277,038
Commit: Secured commercial real estate loans .....	1,090,907	757,111	806,986	794,405	898,578
Commit: Unsecured real estate loans .....	244,496	103,250	107,468	78,003	78,819
Credit card lines (reported semiannually, June/Dec) .....	0	0	204,617	195,081	280,278
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	27,905	32,162	35,191	32,344	30,174
Commercial and similar letters of credit .....	6,730	3,995	5,875	3,741	3,243
Securities lent .....	0	81,946	51,239	126,781	90,382
Credit derivatives - notional amount (holding company as guarantor) .....	249,504	243,235	234,563	185,612	176,176
Credit derivatives - notional amount (holding company as beneficiary) .....	141,911	78,344	128,204	56,755	40,016
Credit derivative contracts w/ purchased credit protection-investment grade..	391,414	321,579	362,767	242,366	215,562
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	36,000	92,500	62,500	112,587	37,750
Written options contracts (interest rate) .....	32,610	83,207	44,975	114,191	33,445
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	4,518,777	4,697,303	4,861,174	4,608,920	3,854,998
Futures and forward foreign exchange .....	12,796,151	13,801,458	12,798,863	7,275,018	3,739,868
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....							23.36	22.78	60	21.57	22.01	54	22.58	23.52	54
Standby letters of credit .....	0.17	0.66	18	0.20	0.66	20	0.22	0.65	22	0.20	0.71	19	0.21	0.84	22
Commercial and similar letters of credit .....	0.04	0.02	81	0.03	0.02	72	0.04	0.02	79	0.02	0.02	73	0.02	0.02	72
Securities lent .....	0	0.08	42	0.51	0.10	90	0.31	0.10	88	0.79	0.18	88	0.62	0.40	84
Credit derivatives - notional amount (holding company as guarantor) .....	1.50	0.27	93	1.52	0.24	93	1.44	0.24	92	1.16	0.35	86	1.21	0.42	88
Credit derivatives - notional amount (holding company as beneficiary) .....	0.85	0.17	90	0.49	0.18	80	0.79	0.18	90	0.36	0.30	77	0.28	0.52	73
Credit derivative contracts w/ purchased credit protection-investment grade..	2.35	0.20	93	2.02	0.18	95	2.22	0.18	95	1.52	0.25	90	1.49	0.30	90
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	104.57	44.74	87	117.03	47.31	89	108.81	46.30	89	75.82	48.62	83	52.83	68.47	72
Interest rate contracts .....	27.60	32.78	69	30.54	35.15	72	30.43	32.46	73	30.27	34.36	67	27.06	47.31	61
Interest rate futures and forward contracts .....	0.22	3.53	59	0.58	4.39	58	0.38	3.25	54	0.70	6.21	48	0.26	10.67	39
Written options contracts (interest rate) .....	0.20	1.49	47	0.52	1.69	48	0.28	1.41	43	0.71	2.18	48	0.23	2.47	36
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	27.18	23.04	73	29.44	20.27	79	29.77	20.49	78	28.85	20.83	75	26.56	28.86	72
Foreign exchange contracts .....	76.97	6.65	92	86.49	6.12	92	78.38	6.30	92	45.55	6.01	92	25.77	10.12	91
Futures and forward foreign exchange contracts .....	76.97	4.26	93	86.49	3.76	93	78.38	3.78	93	45.55	3.47	92	25.77	5.23	91
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							39.64	44.98	55	34.79	42.82	55	36.63	45.53	53

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	17,383,538	18,674,468	17,767,512	12,110,716	7,666,061
Interest rate contracts .....	4,587,387	4,873,010	4,968,649	4,835,698	3,926,193
Foreign exchange contracts .....	12,796,151	13,801,458	12,798,863	7,275,018	3,739,868
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	12,832,151	13,893,958	12,861,363	7,387,605	3,777,618
Written options .....	32,610	83,207	44,975	114,191	33,445
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	32,610	83,207	44,975	114,191	33,445
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	4,518,777	4,697,303	4,861,174	4,608,920	3,854,998
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	17,383,538	18,674,468	17,767,512	12,110,716	7,666,061
Interest rate contracts .....	4,587,387	4,873,010	4,968,649	4,835,698	3,926,193
Foreign exchange contracts .....	12,796,151	13,801,458	12,798,863	7,275,018	3,739,868
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	17,742,342	18,912,839	18,085,304	12,230,644	7,848,177
One year or less .....	12,382,335	9,270,422	10,406,948	4,614,711	2,707,888
Over 1 year to 5 years .....	4,700,709	8,919,875	6,712,571	4,823,014	2,477,570
Over 5 years .....	659,298	722,542	965,785	2,792,919	2,662,719
Gross negative fair value (absolute value) .....	471,526	237,308	209,751	270,533	111,898
Gross positive fair value .....	472,712	237,767	209,964	269,958	111,949
Held for trading .....	0	0	0	0	0
Non-traded .....	472,712	237,767	209,964	269,958	111,949
Current credit exposure on risk-based capital derivative contracts .....	472,712	237,767	209,964	269,958	111,878
Credit losses on derivative contracts .....	0	833	1,920	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	26.39	93.95	5	26.09	94.10	3	27.96	94.17	3	39.93	94.10	4	51.22	93.44	6
Foreign exchange contracts .....	73.61	3.10	96	73.91	3.22	96	72.04	3.47	96	60.07	3.49	96	48.78	3.20	95
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	73.82	9.12	96	74.40	12.59	95	72.39	11.16	95	61	14.05	95	49.28	13.49	87
Written options .....	0.19	5.29	22	0.45	7.18	19	0.25	6.28	18	0.94	8.18	21	0.44	5.91	19
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0.19	4.93	22	0.45	6.91	19	0.25	5.96	18	0.94	7.73	22	0.44	5.10	20
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	25.99	77.96	12	25.15	71.71	14	27.36	74.26	14	38.06	68.76	18	50.29	69.75	25
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	26.39	57.96	38	26.09	56.22	37	27.96	56.71	39	39.93	53.82	51	51.22	52.22	53
Foreign exchange contracts .....	73.61	0.39	99	73.91	0.36	99	72.04	0.40	99	60.07	0.46	99	48.78	0.34	98
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	102.06	93.16	78	101.28	91.91	83	101.79	92.53	83	100.99	91.48	81	102.38	93.86	83
One year or less .....	71.23	37.29	79	49.64	27.90	76	58.57	27.56	81	38.10	32.05	69	35.32	32.17	60
Over 1 year to 5 years .....	27.04	22.61	59	47.77	29.78	78	37.78	27.01	66	39.82	27.06	68	32.32	30.45	55
Over 5 years .....	3.79	26.09	22	3.87	29.19	19	5.44	29.89	22	23.06	29.56	44	34.73	28.09	61
Gross negative fair value (absolute value) .....	2.71	2.48	56	1.27	1.18	60	1.18	0.98	62	2.23	1.55	71	1.46	0.83	80
Gross positive fair value .....	2.72	2.55	60	1.27	1.59	37	1.18	1.34	42	2.23	2.23	53	1.46	1.19	66
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.34	0.10	90	0.17	0.05	90	0.16	0.04	90	0.20	0.07	88	0.09	0.06	87
Gross positive fair value (X) .....	0.34	0.10	90	0.17	0.06	89	0.16	0.05	90	0.20	0.09	88	0.09	0.07	82
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.34	0.02	99	0.17	0.01	99	0.16	0.01	99	0.20	0.02	99	0.09	0.01	97
Current credit exposure (X) .....	0.34	0.06	91	0.17	0.05	90	0.16	0.04	90	0.20	0.06	89	0.09	0.05	83
Credit losses on derivative contracts .....	0	0	50	0.06	0	96	0.15	0	98	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	3.79	0.70	91	2.09	0.59	90	1.80	0.46	90	2.41	0.85	89	1.01	0.73	82

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	131,992	175,679	175,679	57,650	56,542
Gross losses .....	10,899	20,532	32,903	21,359	35,565
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	4,961	3,255	8,223	7,087	6,075
Net losses .....	5,938	17,277	24,680	14,272	29,490
Provision for loan and lease losses .....	-1,958	-9,499	-19,024	70,796	30,598
Adjustments .....	0	0	17	61,505	0
Ending balance .....	124,096	148,903	131,992	175,679	57,650
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.02	0.09	11	-0.08	-0.12	57	-0.12	-0.09	39	0.46	0.51	44	0.22	0.15	71
Provision for loan and lease losses / Average loans and leases .....	-0.03	0.16	12	-0.13	-0.21	54	-0.20	-0.16	40	0.72	0.82	48	0.34	0.24	73
Provision for loan and lease losses / Net loan and lease losses .....	-32.97	151.30	23	-54.98	-65.12	53	-77.08	-105.48	48	496.05	487.86	68	103.76	130.58	38
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.27	1.17	68	1.59	1.32	75	1.42	1.23	72	1.77	1.58	69	0.63	0.83	33
Allowance for loan and lease losses / Total loans and leases .....	1.27	1.15	68	1.58	1.30	75	1.42	1.20	72	1.77	1.55	71	0.63	0.81	34
Allowance for loan and lease losses / Net loans and leases losses (X) .....	15.67	38.64	51	6.46	17.40	26	5.35	21.39	15	12.31	11.58	70	1.95	8.03	15
Allowance for loan and lease losses / Nonaccrual assets .....	341.61	428.13	54	225.73	330.05	41	272.76	364.13	45	217.55	299.17	45	119.69	218.72	32
ALLL / 90+ days past due + nonaccrual loans and leases .....	340.31	320.87	66	225.37	271.93	49	271.99	287.08	60	217.10	244.34	50	119.20	151.73	47
Gross loan and lease losses / Average loans and leases .....	0.15	0.16	60	0.28	0.20	72	0.34	0.19	83	0.22	0.34	42	0.40	0.28	74
Recoveries / Average loans and leases .....	0.07	0.07	60	0.04	0.08	35	0.09	0.08	61	0.07	0.07	58	0.07	0.08	53
Net losses / Average loans and leases .....	0.08	0.09	63	0.24	0.12	81	0.26	0.11	87	0.14	0.27	41	0.33	0.21	76
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	15.08	34.26	13	15.24	25.09	34	38.50	34.67	66	19.93	33.98	28	29.39	36.22	48
Earnings coverage of net loan and lease losses (X) .....	27	36.38	51	10.24	26.30	31	8.99	39.72	25	17.88	22.91	60	9.27	24.40	38
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.01	-0.01	42	0.08	0.02	82	0.16	0.02	92	0.17	0.04	91	0.05	0.01	84
Real estate loans secured by 1-4 family .....	-0.07	-0.02	13	0	-0.01	54	-0.02	-0.02	36	0.06	0.01	88	0.03	0.01	71
Revolving .....	-0.08	-0.06	30	0.01	-0.07	74	-0.03	-0.07	44	-0.05	0.01	20	0	0.02	36
Closed-end .....	-0.06	-0.01	9	-0.01	-0.01	46	-0.02	-0.01	36	0.11	0	93	0.04	0	89
Commercial real estate loans .....	0.02	0	80	0.11	0.04	80	0.23	0.04	93	0.19	0.07	84	0.06	0.01	83
Construction and land development .....	0	-0.02	73	0	0.01	50	0	0	48	0	0	38	-0.02	-0.01	31
1-4 family .....	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other .....	0	-0.01	71	0	0.01	44	0	0	44	0	0	31	-0.02	-0.01	27
Multifamily .....	0	0	12	-0.01	0.01	7	-0.01	0.01	7	-0.01	0	15	0.01	0	86
Nonfarm nonresidential .....	0.03	0	79	0.16	0.05	82	0.32	0.05	92	0.26	0.11	84	0.07	0.02	84
Owner-occupied .....	0	0	83	0	0.01	23	0	0.01	24	0.12	0.02	92	0	0.01	61
Other .....	0.02	0.01	82	0.16	0.04	84	0.32	0.04	95	0.14	0.08	80	0.07	0.01	92
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	1.09	0.02	98	0	0.01	48
Commercial and industrial loans .....	0.27	0.11	81	0.74	0.19	93	0.59	0.17	93	0.11	0.47	24	1.19	0.37	92
Loans to individuals .....	0.74	0.76	59	0.52	0.72	48	0.46	0.71	45	0.58	1.13	35	0.67	1.17	36
Credit card loans .....	2.89	1.94	77	2.29	2.27	60	1.75	1.84	51	2.27	2.92	31	2.82	3.11	37
Agricultural loans .....	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.01	0.13	46	0.17	0.09	75	0.14	0.10	73	-0.11	0.15	2	-0.11	0.15	4

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases .....	8,621	6,807	17,831	12,141	18,398
90+ days past due loans and leases .....	139	104	137	169	201
Nonaccrual loans and leases .....	36,327	65,966	48,392	80,752	48,165
Total past due and nonaccrual loans and leases .....	45,087	72,877	66,360	93,062	66,764
Restructured 30–89 days past due .....	89	154	1,889	149	473
Restructured 90+ days past due .....	0	0	0	0	0
Restructured nonaccrual .....	5,985	13,156	15,171	13,075	18,535
Total restructured loans and leases .....	6,074	13,310	17,060	13,224	19,008
30–89 days past due loans held for sale .....	0	0	0	0	0
90+ days past due loans held for sale .....	0	0	0	0	0
Nonaccrual loans held for sale .....	0	0	0	0	0
Total past due and nonaccrual loans held for sale .....	0	0	0	0	0
Restructured loans and leases in compliance .....	10,933	7,441	5,601	6,108	10,962
Other real estate owned .....	22	340	98	1,287	2,033
<b>Other Assets</b>					
30–89 days past due .....	5,796	0	0	0	0
90+ days past due .....	1,588	0	0	0	0
Nonaccrual .....	0	0	0	0	0
Total other assets past due and nonaccrual .....	7,384	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>														
30–89 days past due loans and leases .....	0.09	0.33	17	0.07	0.29	11	0.19	0.32	38	0.12	0.39	14	0.20	0.43
90+ days past due loans and leases .....	0	0.10	24	0	0.09	25	0	0.10	23	0	0.12	24	0	0.15
Nonaccrual loans and leases .....	0.37	0.37	52	0.70	0.54	74	0.52	0.46	64	0.81	0.66	68	0.52	0.51
90+ days past due and nonaccrual loans and leases .....	0.37	0.52	39	0.70	0.68	62	0.52	0.62	47	0.81	0.85	55	0.52	0.71
30–89 days past due restructured .....	0	0.01	45	0	0.01	54	0.02	0.01	81	0	0.01	43	0.01	0.01
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01
Nonaccrual restructured .....	0.06	0.09	51	0.14	0.12	63	0.16	0.10	75	0.13	0.13	58	0.20	0.14
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	38	0	0.38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0.42
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30–89 days past due assets .....	0.15	0.33	33	0.07	0.29	11	0.19	0.32	38	0.12	0.40	14	0.20	0.43
90+ days past due assets .....	0.02	0.10	41	0	0.09	23	0	0.10	21	0	0.12	23	0	0.15
Nonaccrual assets .....	0.37	0.37	52	0.70	0.55	74	0.52	0.47	64	0.81	0.67	68	0.52	0.53
30+ days past due and nonaccrual assets .....	0.53	0.89	39	0.78	1	44	0.71	0.97	41	0.94	1.29	39	0.72	1.19
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	0.23	0.33	42	0.41	0.40	62	0.30	0.36	48	0.51	0.52	56	0.33	0.44
90+ days past due and nonaccrual assets + other real estate owned .....	0.23	0.35	37	0.42	0.42	57	0.30	0.37	46	0.51	0.55	52	0.35	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>														
<b>+ OREO as Percent of:</b>														
Total assets .....	0.28	0.38	45	0.46	0.48	56	0.34	0.41	51	0.55	0.60	49	0.42	0.53
Allowance for loan and lease losses .....	38.17	55.46	38	49.63	67.85	40	42.41	62.64	35	50.26	66.66	37	106.91	115.41
Equity capital + allowance for loan and lease losses .....	2.24	3.63	36	3.10	4.12	36	2.34	3.60	38	3.59	4.97	33	2.67	4.28
Tier 1 capital + allowance for loan and lease losses .....	3.12	3.90	49	4.90	4.89	58	3.89	4.30	51	5.72	6.05	52	4.58	5.65
Loans and leases + other real estate owned .....	0.48	0.61	51	0.79	0.82	54	0.60	0.71	49	0.89	0.97	49	0.67	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.07	0.23	21	0.06	0.25	15	0.24	0.26	51	0.17	0.39	27	0.21	0.38	27
	90+ days past due .....		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.43	0.41	63	0.78	0.60	73	0.49	0.52	56	0.77	0.76	63	0.36	0.46	46
Commercial and industrial	30–89 days past due .....		0.06	0.29	23	0.12	0.24	40	0.11	0.24	35	0.02	0.23	8	0.16	0.31	37
	90+ days past due .....		0	0.06	33	0	0.02	45	0	0.04	40	0	0.03	35	0	0.05	34
	Nonaccrual.....		0.36	0.47	49	0.63	0.65	58	0.77	0.57	72	1	0.75	71	1.10	0.83	70
Individuals	30–89 days past due .....		0.37	0.83	28	0.36	0.60	40	0.38	0.63	35	0.33	0.83	26	0.46	0.83	30
	90+ days past due .....		0.04	0.10	55	0.06	0.08	60	0.07	0.09	62	0.15	0.14	68	0.14	0.17	65
	Nonaccrual.....		0.17	0.17	59	0.08	0.17	46	0.07	0.17	47	0.17	0.28	51	0.16	0.17	57
Depository institution loans	30–89 days past due .....			0			0.03			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.09	29	0.04	0.11	60	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	2.50	0.51	89	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due .....			0			0			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.24	0.13	75	0	0.11	15	0.02	0.12	46	0	0.18	15	0.28	0.20	68
	90+ days past due .....		0	0.01	68	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.02	0.06	63	0	0.13	45	0.04	0.09	59	0.49	0.15	83	0.07	0.13	54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.21	0.39	39	0.17	0.36	36	0.72	0.46	78	0.53	0.65	53	0.60	0.67	57
	90+ days past due .....	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual .....	0.73	0.58	70	0.70	0.76	56	0.67	0.71	56	0.90	0.89	61	0.84	0.73	66
Revolving	30–89 days past due .....	0.15	0.31	30	0.12	0.33	24	0.18	0.28	41	0.23	0.48	29	0.23	0.45	27
	90+ days past due .....	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	0.55	0.86	57	0.44	1.05	39	0.47	1.18	45	0.72	1.13	47	0.71	1	58
Closed-end	30–89 days past due .....	0.23	0.41	45	0.19	0.36	40	0.97	0.49	82	0.66	0.65	64	0.76	0.70	64
	90+ days past due .....	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
Junior lien	30–89 days past due .....	0.81	0.57	73	0.81	0.71	68	0.77	0.67	67	0.98	0.87	64	0.89	0.70	70
	Nonaccrual .....	0.04	0.01	93	0.03	0.01	83	0.06	0.01	94	0.07	0.02	92	0.11	0.02	95
	90+ days past due .....	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0.02	0.02	66	0.02	0.04	39	0.02	0.03	46	0.05	0.04	65	0.04	0.04	57
Commercial real estate	30–89 days past due .....	0.01	0.13	11	0.02	0.16	16	0.05	0.15	37	0.02	0.26	15	0.03	0.18	18
	90+ days past due .....	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.31	0.29	61	0.70	0.48	73	0.43	0.38	63	0.60	0.62	52	0.13	0.23	34
Construction and development	30–89 days past due .....	0	0.19	15	0	0.15	18	0.02	0.17	45	0	0.28	11	0	0.28	12
	90+ days past due .....	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual .....	0.02	0.14	50	0	0.31	14	0	0.20	15	0	0.41	11	0.01	0.20	30
	30–89 days past due .....	0	0.02	30	0	0.03	31	0.02	0.02	73	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual .....	0.02	0.01	80	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due .....	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due .....	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0.01	0.17	36
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0.01	0.08	46
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.06	26	0.01	0.13	44	0.01	0.17	45	0.03	0.11	47	0.07	0.05	73
Nonfarm non-residential	30–89 days past due .....	0.01	0.10	19	0.02	0.12	27	0.07	0.13	54	0.03	0.23	24	0.04	0.14	21
	90+ days past due .....	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
Owner Occupied	Nonaccrual .....	0.42	0.36	65	0.96	0.58	79	0.59	0.45	68	0.82	0.80	58	0.15	0.28	33
	30–89 days past due .....	0.01	0.04	27	0.02	0.04	46	0.07	0.04	75	0.02	0.07	37	0.03	0.07	35
	90+ days past due .....	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
Other	Nonaccrual .....	0.33	0.12	85	0.37	0.20	80	0.39	0.17	85	0.21	0.27	42	0.08	0.16	34
	30–89 days past due .....	0	0.05	28	0	0.07	11	0	0.08	14	0.01	0.14	33	0.01	0.07	23
	90+ days past due .....	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.10	0.21	43	0.58	0.31	79	0.20	0.23	59	0.62	0.44	68	0.07	0.10	52
Farmland	30–89 days past due .....	0.09	0.09	71	0	0.13	30	0.04	0.10	68	0	0.11	30	0	0.23	47
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.03	0.51	49	6.19	1.06	91	0.04	0.69	47	6.22	1.13	91	0.94	0.84	66
Credit card	30–89 days past due .....	1.01	1.22	50	0.92	0.79	59	0.97	0.81	59	0.84	0.95	37	0.96	1.19	25
	90+ days past due .....	0.38	0.50	41	0.30	0.40	50	0.43	0.45	48	0.64	0.63	45	0.58	0.78	39
	Nonaccrual .....	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,427,759	1,409,858	1,421,902	1,512,977	1,523,133										
Retained earnings .....	966,136	876,118	897,731	791,383	711,249										
Accumulated other comprehensive income (AOCI) .....	-354,570	14,230	-433	48,664	13,323										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,039,325	2,300,206	2,319,200	2,353,024	2,247,705										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,045,482	969,917	1,056,844	978,438	988,636										
Accumulated other comprehensive income-related adjustments .....	-354,570	14,230	-433	48,664	13,323										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,348,413	1,316,059	1,262,789	1,325,922	1,245,746										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,348,413	1,316,059	1,262,789	1,325,922	1,245,746										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	43,591	43,134	43,249	42,792	42,335										
Tier 1 minority interest not included in common equity tier 1 capital .....	561	104	533	104	104										
Additional tier 1 capital before deductions .....	44,152	43,238	43,782	42,896	42,439										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	44,152	43,238	43,782	42,896	42,439										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	267,520	267,616	275,534	129,393										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	0	79,696	68,362	100,450	58,235										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	0	347,216	335,978	375,984	187,628										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	0	347,216	335,978	375,984	187,628										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,392,565	1,706,513	1,642,549	1,744,802	1,475,813										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,713,087	15,972,608	16,045,629	16,005,314	14,400,846										
Less: Deductions from common equity tier 1 capital .....	1,045,482	969,917	1,056,844	978,438	988,636										
Less: Other deductions .....	-19,985	-23,653	-20,846	688,720	-27,941										
Total assets for leverage ratio .....	15,687,590	15,026,344	15,009,631	14,338,156	13,440,151										
Total risk-weighted assets .....	12,467,422	11,399,375	11,642,201	11,219,114	11,023,795										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.82	11.77	39	11.55	12.59	34	10.85	12.37	27	11.82	12.35	43	11.30	12.11	39
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.17	12.48	34	11.92	13.31	26	11.22	13.11	20	12.20	13.08	41	11.69	12.78	37
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	11.17	14.27	2	14.97	15.21	55	14.11	14.91	40	15.55	15.23	62	13.39	14.36	40
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.88	9.22	40	9.05	9.07	53	8.70	8.98	47	9.55	9.13	68	9.58	9.76	51
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90			6.71			8.72			7.41		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			89			100			132			134				155	-11.00	-33.58
Other insurance activities income .....			89			100			132			134				155	-11.00	-33.58
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			197,503			201,473			200,620			199,317				197,810	-1.97	99.32

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.02	0.36	42	0.02	0.38	40	0.02	0.36	39	0.02	0.41	37	0.03	0.47	39			
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	13.02	12.02	51	13.36	11.72	57	13.95	12	54	12.90	11.03	55	14.70	11.51	63			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans .....	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions .....	0.05	0	0	0	0
<b>Growth Rates</b>					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	22.48
Total selected assets.....	21.10	3.36	9.48	2.04	12.40
Deposits .....	-2.72	10.74	0.73	3.46	10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	-100.00
1–4 family residential loans .....		0	0	0	0	0	0	-100.00
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.52	0.57	0.60	0.60	0.66	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	-100.00
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	-100.00
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		130,000	125,000	200,000	80,000	195,000	4.00	216.30
Dividends .....		130,000	125,000	200,000	80,000	195,000	4.00	216.30
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		1,900	2,000	2,000	1,725	1,800	-5.00	
Dividends .....		1,900	2,000	2,000	1,725	1,800	-5.00	
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		131,900	127,000	202,000	81,725	196,800	3.86	220.92
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		51	256	249	27	30	-80.08	88.89
Total operating income .....		131,951	127,256	202,249	81,752	196,830	3.69	220.84
<b>Operating Expenses</b>								
Personnel expenses .....		8,837	7,687	9,784	8,004	8,170	14.96	115.96
Interest expense .....		12,242	11,945	15,900	14,172	9,552	2.49	165.32
Other expenses .....		4,119	4,835	7,529	6,323	7,634	-14.81	-6.64
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		25,198	24,467	33,213	28,499	25,356	2.99	92.09
Income (loss) before taxes .....		106,499	103,136	169,484	53,525	171,660	3.26	280.23
Applicable income taxes (credit) .....		-6,029	-5,769	-7,787	-6,145	-5,975		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		112,528	108,905	177,271	59,670	177,635	3.33	229.52
Equity in undistributed income of subsidiaries .....		35,998	49,310	27,889	96,140	20,440	-27.00	-4.84
Bank subsidiaries .....		35,768	49,142	27,031	94,841	19,374	-27.22	-5.44
Nonbank subsidiaries .....		230	168	858	1,299	1,066	36.90	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		148,526	158,215	205,160	155,810	198,075	-6.12	106.35
<b>Memoranda</b>								
Bank net income .....		165,768	174,142	227,031	174,841	214,374	-4.81	110.03
Nonbank net income .....		2,130	2,168	2,858	3,024	2,866	-1.75	
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,136,258	92.43	2,368,217	92.79	2,454,595	94.59	2,353,509	2,280,491	-9.79	121.80
Common and preferred stock .....		2,128,758	92.10	2,360,717	92.50	2,447,095	94.30	2,346,009	2,272,991	-9.83	122.75
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		7,500	0.32	7,500	0.29	7,500	0.29	7,500	7,500	0.00	0.00
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		10,613	0.46	9,727	0.38	10,417	0.40	9,559	8,260	9.11	
Common and preferred stock .....		10,613	0.46	9,727	0.38	10,417	0.40	9,559	8,260	9.11	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		1,582	0.07	1,735	0.07	1,836	0.07	1,388	1,116	-8.82	254.71
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		76,156	3.29	94,111	3.69	49,746	1.92	172,902	55,864	-19.08	15.14
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	5	-100.00	
Premises, furnishings, fixtures and equipment .....		1,088	0.05	1,315	0.05	1,311	0.05	1,328	1,344	-17.26	-21.27
Intangible assets .....		62,785	2.72	62,785	2.46	62,785	2.42	62,785	62,785	0.00	
Other assets .....		22,833	0.99	14,278	0.56	14,347	0.55	6,027	14,787	59.92	46.83
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,311,315	100.00	2,552,168	100.00	2,595,037	100.00	2,607,498	2,424,652	-9.44	120.82
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	20,000	0.77	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		267,905	11.59	267,520	10.48	267,615	10.31	277,823	129,648	0.14	125.90
Other liabilities .....		5,686	0.25	5,344	0.21	5,231	0.20	4,813	4,964	6.40	-56.70
Balance due to subsidiaries and related institutions .....		43,592	1.89	43,134	1.69	43,249	1.67	42,792	42,335	1.06	
Total liabilities .....		317,183	13.72	315,998	12.38	336,095	12.95	325,428	176,947	0.38	140.79
Equity Capital .....		1,994,132	86.28	2,236,170	87.62	2,258,942	87.05	2,282,070	2,247,705	-10.82	117.95
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,651,280	71.44	1,649,829	64.64	1,651,007	63.62	1,648,527	1,649,527	0.09	185.23
Common surplus .....		0	0	0	0	0	0	0	0	-100.00	
Retained earnings .....		920,943	39.84	812,082	31.82	837,473	32.27	720,429	711,249	13.41	92.83
Accumulated other comprehensive income .....		-354,570	-15.34	14,230	0.56	-433	-0.02	48,664	13,323		
Other equity capital components .....		-223,521	-9.67	-239,971	-9.40	-229,105	-8.83	-135,550	-126,394		
Total liabilities and equity capital .....		2,311,315	100.00	2,552,168	100.00	2,595,037	100.00	2,607,498	2,424,652	-9.44	120.82
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		43,592	1.89	43,134	1.69	43,249	1.67	42,792	42,335	1.06	
Notes payable to subsidiaries that issued TPS .....		43,592	1.89	43,134	1.69	43,249	1.67	42,792	42,335	1.06	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.26	11.02	33	9.31	12.52	24	9.08	11.94	24	7.02	7.29	44	9.11	9.68	42
Bank net income / Average equity investment in banks .....	9.72	11.60	36	9.88	12.35	34	9.58	11.80	35	7.71	7.45	50	9.82	10.51	52
Nonbank net income / Average equity investment in nonbanks .....	25.89	9.71	83	28.50	13.18	84	28.03	13.12	80	33.35	9.75	87	34.62	7.89	92
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income .....	111.61	98.76	88	110.07	96.45	90	110.66	96.79	92	112.21	88.16	86	108.23	82.22	80
Nonbank net income / Parent net income .....	1.43	2.50	62	1.37	3.22	58	1.39	3.40	58	1.94	3.59	61	1.45	5.93	63
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.91	18.39	58	14.13	16.51	56	14.88	16.81	58	14.26	20.06	52	7.87	20.43	33
Total debt / Equity capital .....	13.43	12.61	66	11.96	11.37	67	12.73	11.71	68	12.17	14.41	62	5.77	14.31	46
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.62	14.76	62	13.89	13.41	61	14.65	13.63	64	14.05	16.67	58	7.65	16.36	39
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.43	12.68	65	11.96	11.46	66	12.73	11.77	67	12.17	14.68	60	5.77	14.56	45
Total debt / Equity capital – excess over fair value .....	13.43	12.75	65	11.96	11.47	67	12.73	11.81	68	12.17	14.52	62	5.77	14.51	46
Long-term debt / Equity capital .....	13.43	11.91	66	11.96	10.65	68	11.85	10.95	66	12.17	13.56	62	5.77	13.04	46
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0.89	0.57	80	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	77.02	39.59	81	85.43	40.69	85	70.10	39.86	75	36.74	34.67	50	35.15	28.44	59
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.28	104.01	69	106	103.15	72	108.79	103.22	80	103.22	102.81	55	101.49	103.22	44
Total investment in subs / Equity capital .....	107.66	109.29	61	106.34	108.29	60	109.12	108.40	71	103.55	110.16	42	101.83	111.07	33
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.73	0.39	69	0.64	0.27	77	0.97	0.29	83	0.47	0.47	55	0.17	0.36	45
Equity investment in subs – equity cap / Net income-div (X) .....	1.31	1.15	62	1.10	0.85	73	1.70	1.05	75	1.11	1.82	44	0.31	1.22	20
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	162.54	130.36	72	154.46	152.56	62	181.07	152.85	66	80.84	136.59	17	183.56	177.68	57
Cash from ops + noncash items + op expense / Op expense + dividend .....	164	118.32	70	155.38	155.61	59	183.76	154.48	66	95.21	147.24	16	186.75	190.27	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	138.92	105.80	76	29.50	94.59	16	13.44	98.54	8	205.53	134.08	83	79.88	116.34	15
Pretax operating income + interest expense / Interest expense .....	969.95	1,565.66	47	963.42	1,645.53	41	1,165.94	1,835.33	46	477.68	2,016.32	28	1,897.11	1,968.54	63
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	865.96	1,454.22	46	874.70	1,896.20	37	1,056.89	1,770.77	44	428.11	1,539.23	27	1,477.03	1,632.83	59
Dividends + interest from subsidiaries / Interest expense + dividends .....	170.64	150.57	67	161.77	174.48	59	194.20	174.12	64	78.64	150.43	17	198.73	210.80	55
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....		26.99			40.79			47.61			35.64				57.11
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	4	3.60	60	4.03	3.29	63	0.72	3.44	41	6.69	3.85	74	2.77	2.64	60
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual .....		0.65			1.04			0.92			1.03			0.54	
Total .....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.33	1.77	66	0.34	1.76	66	0.32	1.76	66	0.32	2.66	63	0.34	5.62	59
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	57.81	70.90	40	61.12	69.90	45	49.71	66.37	41	150.41	81.10	86	50.37	57.84	52
Dividends declared / Net income .....	43.80	31.93	76	42.07	27.22	82	42.95	28.27	81	57.60	42.29	73	45.17	33.08	73
Net income – dividends / Average equity.....	5.21	7.51	26	5.39	9.25	17	5.18	8.62	18	2.98	4.14	34	4.99	6.46	27
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	199.83	133.26	75	187.79	160.45	69	226.97	155.92	71	89.14	132.17	28	217.94	178.13	61
Dividends from nonbank subsidiaries .....	2.92	2.76	74	3	6.19	64	2.27	4.90	67	1.92	3.41	69	2.01	7.53	64
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	202.75	183.35	70	190.80	213.42	61	229.24	203.53	65	91.06	174.85	18	219.95	260.40	50
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	78.42	43.79	78	71.78	43.30	73	88.09	45.96	87	45.76	60.28	36	90.96	66.55	76
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	78.42	52.71	74	71.78	48.70	72	88.09	51.33	83	45.76	62.88	35	90.96	69.36	68
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	89.20	47.96	66	92.25	66.90	58	69.98	62.63	54	57.04	56.39	52	62.81	82.95	52
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	89.20	64.26	60	92.25	94.31	55	69.98	87.22	51	57.04	79.84	44	62.81	150.41	34
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	98.52	67.73	64	98.23	72.55	64	98.89	74.16	67	97.86	69.76	65	99.07	67.32	75
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	98.52	81.70	50	98.23	82.68	55	98.89	83.13	57	97.86	82.20	49	99.07	78.80	63
Dividends from nonbank subsidiaries .....	1.44	2.90	68	1.57	3.56	67	0.99	3.07	65	2.11	1.95	73	0.91	2.65	60
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	1.44	4.41	63	1.57	5.69	58	0.99	4.67	57	2.11	4.70	63	0.91	7.29	50
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			216.25	158.10	75					83.37
Loans and advances from subsidiaries / Total debt .....	16.27	27.96	54	16.12	28.03	53	15.04	26.38	50	15.40	27.08	51	32.65	28.33	67